

IN THE CLAIMS:

The following **Listing of Claims** will replace all prior versions and listings of claims in the application:

Claim 1 (*Canceled*).

Claim 2. (*Canceled*).

Claim 3 (*Currently Amended*): A method for compensating financial asset service providers comprising:

identifying a service provider who is responsible for at least collection of a plurality of payments from a debtor to a creditor in connection with a financial account related to at least one loan and for making a plurality of payments to the creditor; and

determining a financial asset services value to be paid to the service provider as a percentage of the principal and interest paid in connection associated with the financial account.

Claim 4 (*Currently Amended*): A method for compensating financial asset service providers comprising:

identifying a service provider who is responsible for at least collection of a plurality of payments from a debtor to a creditor in connection with a financial account related to at least one loan and for making a plurality of payments to the creditor;

determining a financial asset services value to be paid to the service provider as a percentage of the principal and interest paid in connection associated with the financial account; and

determining a value of a financial asset service agreement to perform financial asset services in exchange for the financial asset services value wherein a cost of providing financial asset services is subtracted from the financial asset services value.

Claim 5 (*Canceled*).

Claim 6 (*Canceled*).

Claim 7 (*Previously Presented*): The method for compensating financial asset service providers as claimed in claim 3 wherein said financial asset is a mortgage loan.

Claim 8 (*Previously Presented*): The method for compensating a financial asset service provider as claimed in claim 4 wherein said financial asset is a mortgage loan.

Claim 9 (*Canceled*).

Claim 10 (*Canceled*).

Claim 11 (*Previously Presented*): The method for compensating financial asset service providers as claimed in claim 3 wherein said financial asset is a credit card account.

Claim 12 (*Previously Presented*): The method for compensating a financial asset service provider as claimed in claim 4 wherein said financial asset is a credit card account.

Claim 13 (*Canceled*).

Claim 14 (*Canceled*).

Claim 15 (*Canceled*).

Claim 16 (*Canceled*).

Claim 17 (*Currently Amended*): A method for structuring a financial asset service agreement wherein fees collected in servicing a financial asset related to at least one loan are based upon a percentage of both the principal and interest paid in connection ~~associated~~ with the financial asset.

Claim 18 (*Previously Presented*): The method for structuring a financial asset service agreement as claimed in claim 17 wherein the financial asset is a mortgage loan.

Claim 19 (*Previously Presented*): The method for structuring a financial asset service agreement as claimed in claim 17 wherein the financial asset is a credit card account.